


Fill in this information to identify the case:

Debtor 1 Maria K Steinmetz

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania 

Case number 22-11688

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A. as s/b/m to First Niagara Bank N.A. Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to identify the debtor's account: 5 4 5 1

Date of payment change: \_\_\_\_\_  
Must be at least 21 days after date of this notice 09/15/2022

New total payment: \$ 491.54  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_ New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate increase

Current interest rate: 4.49% New interest rate: 5.24%

Current principal and interest payment: \$ 463.63 New principal and interest payment: \$ 491.54

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Maria K Steinmetz  
First Name Middle Name Last Name

Case number (if known) 22-11688

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Michelle Yakovich  
Signature

Date 08/22/2022

Print: Michelle Yakovich  
First Name Middle Name Last Name

Title Senior Specialist

Company KeyBank N.A.

Address 4910 Tiedeman Road  
Number Street  
Brooklyn OH 44144  
City State ZIP Code

Contact phone 866-325-9723

Email bk\_specialists@keybank.com

ELOC Billing Maintenance and Display (ELC3/PG1)

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      LOAN ████████5451      ELOC BILLING MAINT AND DISPLAY      08/22/22  10:34:30
MK STEINMET      1ST PMT 02/15/12  INV 212/005  TYPE CONV. RES      LOC MAN B
BILL METHOD B      CUR PMT 10/15/18  PB      59008.72  IR 03.74000      GRP CQK
      INT BILLED THRU 08/19/22  INT DUE      .00      PMT PER 12  BILL IND
SGMT: 01 OF 01  ELOC STATUS: A      ELOC PLAN CODE: FNHC      CURR TYPE: VAR/CLOSED
-- Page 1 -----
ACT: C (A,C,D,L/Z)  LIST/OPT:      (P,U,B/A,D) NEW BAL:      69,689.85  CONST
DUE DT: 08/15/22 APR: 4.49000  % INDX: 4.0000000  % MRGN: + .490000  %  ESC
USER ID: 2AB -      BILL DATE: 072122      PRIOR BILLS UNPD      TOTAL AMT DUE
MINIMUM PMT      463.63      _____  _____
PRINCIPAL      245.87      _____  _____
INTEREST      217.76      _____  _____
ESCROW      .00      _____  _____
LATE CHARGES      .00      _____  _____
NSF      .00      _____  _____
OTHER FEES      .00      _____  _____
LIFE INSURANCE      .00      _____  _____
A&H INSURANCE      .00      _____  _____
MISCELLANEOUS      .00      _____  _____
OUTPUT OPT: 1      1:UPD ONLY  2:ADD PRT/LOG#      3:LOG ONLY      PF20:PFKEYS
                  4:UPD PRINT 5:UPD DFILE
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ELOC Billing Maintenance and Display (ELC3/PG1)

LOAN 5451 ELOC BILLING MAINT AND DISPLAY 08/22/22 10:33:38  
MK STEINMET 1ST PMT 02/15/12 INV 212/005 TYPE CONV. RES LOC MAN B  
BILL METHOD B CUR PMT 10/15/18 PB 59008.72 IR 03.74000 GRP CQK  
INT BILLED THRU 08/19/22 INT DUE .00 PMT PER 12 BILL IND  
SGMT: 01 OF 01 ELOC STATUS: A ELOC PLAN CODE: FNHC CURR TYPE: VAR/CLOSED  
-- Page 1 -----  
ACT: C (A,C,D,L/Z) LIST/OPT: (P,U,B/A,D) NEW BAL: 69,935.52 CONST  
DUE DT: 09/15/22 APR: 5.24000 % INDX: 4.7500000 % MRGN: + .490000 % ESC  
USER ID: 2AB - BILL DATE: 081922 PRIOR BILLS UNPD TOTAL AMT DUE  
MINIMUM PMT 491.54 22,450.59 22,942.13  
PRINCIPAL 245.87 11,607.88 11,853.75  
INTEREST 245.67 10,607.68 10,853.35  
ESCROW .00 .00 .00  
LATE CHARGES .00 235.03 235.03  
NSF .00 .00 .00  
OTHER FEES .00 .00 .00  
LIFE INSURANCE .00 .00 .00  
A&H INSURANCE .00 .00 .00  
MISCELLANEOUS .00 .00 .00  
OUTPUT OPT: 1 1:UPD ONLY 2:ADD PRT/LOG# 3:LOG ONLY PF20:PFKEYS  
4:UPD PRINT 5:UPD DFILE PF2:ADDL MSGS  
--SPOC-- ACTIVE CH 13 BANKRUPTCY  
USES CONSUMER KPLO PMT LOGIC OPTIONS ELOC ADVANCE STOP = B  
LOAN IS IN FORECLOSURE, F/C STOP = 5 284 DAYS PAST PROJECTED LEGAL DATE

UNITED STATES BANKRUPTCY COURT  
Eastern District of Pennsylvania (Philadelphia)

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In Re: Maria K Steinmetz

Case No. 22-11688

Debtor(s).

Chapter 13

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**CERTIFICATE OF SERVICE**

I hereby certify that on August 22, 2022, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney  
PAUL H. YOUNG

Trustee  
KENNETH E. WEST

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor

Maria K Steinmetz  
202 Big Road  
Zieglerville, PA 19492

/s/Michelle Yakovich  
Bankruptcy Specialist  
KeyBank N.A.